SIGNATURE ENDORSEMENT

THE ONLY SIGNATURES APPLICABLE TO THIS POLICY ARE THOSE REPRESENTING THE COMPANY NAMED ON THE FIRST PAGE OF THE DECLARATIONS.

By signing and delivering the policy to you, we state that it is a valid contract when countersigned by our authorized representative.

> ILLINOIS UNION INSURANCE COMPANY Chicago, Illinois

INA SURPLUS INSURANCE COMPANY Philadelphia, Pennsylvania

SUSAN RIVERA. President

WESTCHESTER SURPLUS LINES INSURANCE COMPANY Atlanta, Georgia

BRIAN E. DOWD. President

LD-5S23g (4/02) Ptd. in U.S.A.

Authorized Agent